



USDA Rural Development



New Opportunity for Rural America
USDA Rural Development is committed to helping improve the economy and quality of life in all of rural America. Through our programs we touch rural America in numerous ways. Our financial programs support such essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities, and electric and telephone service. We promote economic development by providing funds or supporting loans to businesses through private and commercial lenders. We offer technical assistance and information to help agricultural and other cooperatives get started and improve the effectiveness of their member services. And we provide technical assistance to help communities undertake community development initiatives.

Rural Utilities Programs

Water and Waste Disposal Grants and Loans

Water and Environmental Programs (WEP) provide loans and grants for water, sewer, and solid waste facilities in rural areas. WEP grants to nonprofit organizations provide for technical assistance and/or training to entities in rural areas and to cities and towns of 10,000 or less.

Electric Loan Program

The Electric Loan Program makes insured loans and guarantees loans to nonprofit and cooperative associations, public bodies, and other utilities. Insured loans primarily finance construction of facilities for distribution of electric power in rural areas.

Telecommunications Program

Rural Development telecommunications lending creates public-private partnerships to finance the construction of telecommunications infrastructure in rural America. By providing infrastructure for rural areas, USDA is helping residents gain access to new and advanced services and job opportunities.

Distance Learning/Telemedicine (DLT) Grants and Loans Program

Grants and loans made under this program encourage, improve, and make affordable the use of telecommunications, computer networks, and related technology for rural communities to improve access to educational and medical services.

Rural Business and Cooperative Programs

Business and Industry (B&I) Guaranteed Loans

This program guarantees up to 90 percent of a loan made by a commercial lender to start or expand a rural business, especially in instances in which jobs will be saved or created. Proceeds may be used for working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing.

Business and Industry (B&I) Direct Loans

Loans under this program are made to public entities, private organizations, and individuals to improve, develop, or finance business ventures in rural areas.

Intermediary Relending Program

The Intermediary Relending Program finances business and community development projects through loans made to intermediaries.

Rural Business Enterprise Grants

USDA makes Rural Business Enterprise Grants to public bodies, nonprofits, and Indian tribes to encourage the development of small and emerging private business enterprises in rural areas.

Rural Business Opportunity Grants

Grants from this program provide for technical assistance, training, and planning activities that improve economic conditions in rural areas.

Rural Economic Development Loans

These loans are used to promote rural economic development and for job creation projects through telephone and electric utilities financed by USDA.

Rural Economic Development Grants

Rural Economic Development Grants are provided to USDA-financed telephone and electric utilities to establish revolving loan funds for community facilities and infrastructure.

Office of Community Development

Through the Rural Empowerment Zone and Enterprise Community Initiative, USDA provides economically depressed rural areas and communities with opportunities for growth and revitalization.

Rural Housing and Community Programs

Community Facilities Direct and Guaranteed Loans and Grants

These loans and grants provide for construction, expansion, or other improvements to community facilities that provide essential services such as health and child care, fire protection, education, and assisted living in rural communities.

Rural Rental Housing Loans

This program allows individuals or organizations to build or rehabilitate rental units for low- and medium-income people. It also provides rental assistance for those who otherwise would be unable to afford to rent those units.

Farm Labor Housing Loans and Grants

This program finances decent and affordable rental housing for farm workers. It also offers rental assistance to make this housing affordable.

Congregate Housing and Group Home Loans

Congregate Housing loans finance living units for seniors and disabled individuals.

Home Improvement and Repair Loans and Grants

Repair loans and grants enable rural homeowners to remove health and safety hazards in their homes. Grants are available to homeowners 62 years of age or older who are unable to repay a loan.

Housing Preservation Grants

These grants provide qualified nonprofit organizations and public bodies with grant funds to help low-income homeowners and owners of multi-family housing repair and rehabilitate properties.

Home Ownership Direct and Guaranteed Loans

Homeownership loans enable low- and moderate- income rural residents to purchase their own homes. USDA both lends money directly and guarantees loans made by other lenders.

For more information, contact your nearest USDA Rural Development State or local office; or you may contact Rural Development's national office at (202) 720-4323. Or write to:

*USDA Rural Development
Stop 0705
1400 Independence Avenue, SW
Washington, DC 20250-0705*

*Information is also available on our website at
<http://www.rurdev.usda.gov>*

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